



## Research Paper

# Economic empowerment of women through self-help groups (SHGs)

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**ABSTRACT :** The present was conducted in twelve villages of Latur district of Marathwada region of Maharashtra state to assess the economic empowerment of women through SHG. A multistage random sampling technique was used to select tahsils, villages and members. The sample comprised 120 women members. Economic empowerment of SHG was measured by considering the random activities and computing economic empowerment index (EEI). It was towards that majority of the respondents (63.34%) belonged to medium level also followed by low and high category of economic empowerment. It was also observed that age, education, occupation, annual income, social participation, use of sources of information by women members were positively and highly significantly related with economic empowerment of women through SHG.

**KEY WORDS :** Women, SHG, Economic empowerment

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## INTRODUCTION :

Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves increased well being, access to resources, increased self-confidence, self-esteem and respect, increased participation in decision making bargaining power and increased control over benefits, resources and own life. Self-help group (SHG) plays an important role in the development and empowerment of women. It strength an innate ability by way of acquiring knowledge, power and experience.

Realizing the importance of the empowerment of women through SHG, present study was undertaken to study the demographic characteristics of women, to assess the economic empowerment of women through SHGs and to delineate the relationship of demographic

characteristics of women with the economic empowerment through SHGs.

## MATERIALS AND METHODS :

The present study was conducted in randomly selected Renapur and Chakur tahsils of Latur district in Marthwada region of Maharashtra state (India). From each tahsils six villages were randomly selected and from each village, 1 SHG was randomly selected by lottery method and from each SHG, 10 members were randomly selected. Thus, the sample comprised of 120 respondents. The data were collected personally interviewing with the help of prestructured schedule and frequency, mean, standard deviation, co-efficient of correlation were used for analysis of data. The activities considered for the economic empowerment were based on the scale

developed by Tayde and Chole (2007) with some modification. Economic empowerment was measured with the help of economic empowerment index (EEI) by using the formula :

$$\text{Economic empowerment index (EEI)} = \frac{\text{Obtained score}}{\text{Maximum possible scores}} \times 100$$

## RESULTS AND DATA ANALYSIS :

The results obtained from the present investigation

as well as relevant discussion have been summarized under following heads :

### Demographic characteristics of women :

It was noticed from Table 1 that majority (67.50%) of respondents were from middle age group, educated upto middle school level (30.84%), 30.84 per cent of them were from scheduled caste (SC) category while, 75.83 per cent of them were from medium size of family. As regards to occupation, 43.34 per cent of the respondents were engaged in house work + agril. / dairy business.

**Table 1 : Demographic characteristics of women**

Sr. No.	Category	Number	Per cent
<b>Age</b>			
1.	Young (Upto 30 years)	21	17.50
2.	Middle (31 to 45 years)	81	67.50
3.	Old (Above 45 years)	18	15.00
<b>Education</b>			
1.	Illiterate	11	9.16
2.	Can read and write only	13	10.83
3.	Primary school level	20	16.67
4.	Middle school level	37	30.84
5.	High school level	33	27.50
6.	Graduate / Postgraduate level	6	5.00
<b>Caste</b>			
1.	Scheduled caste (SC)	37	30.84
2.	Scheduled tribes (ST)	8	6.66
3.	Vimukt Jati /Nomedic tribes (VJ/NT)	5	4.16
4.	Other backward caste (OBC)	34	28.34
5.	Open	36	30.00
<b>Family size</b>			
1.	Small (< 5 members)	13	10.83
2.	Medium (5-7 members)	91	75.83
3.	Big (> 7 members)	16	13.34
<b>Occupation</b>			
1.	House wife	18	15.00
2.	House wife + Agril. / dairy enterprises	52	43.34
3.	House wife + Agril. + Agril. labour	13	10.83
4.	House wife + Agril.labour + small scale business	37	30.83
<b>Annual income</b>			
1.	Low (upto 22,395)	74	61.66.
2.	Medium (22,396 to 32,654)	25	20.84
3.	High (Above 32,654)	21	17.50
<b>Social participation</b>			
1.	Low participation (up to 2)	76	63.33
2.	Medium participation (2.01 to 4)	35	29.17
3.	High participation (Above 4)	9	7.50
<b>Use of sources of information</b>			
1.	Low (29 and below)	31	25.84
2.	Medium (30 to33)	69	57.50
3.	High (34 and above)	20	16.66

**Table 2 : Distribution of respondents on the basis of their economic empowerment through SHGs**

Sr. No.	Economic empowerment	Number	Per cent
1.	Low ( <38)	26	21.66
2.	Medium (38 to 58)	76	63.34
3.	High (>58)	18	15.00

Majority (61.66%) of the respondents were belonged to low annual income category and 63.33 per cent of them had low social participation, 57.50 per cent of them were having medium use of sources of information and 54.16 per cent were from nuclear family type. Similar findings of Gadhe (2004) and Rewatkar (2003) are supporting to the above results.

### **Economic empowerment of women through SHGs :**

The data presented in Table 2 depicts the Table 2 reveals that majority (63.34%) of the respondents were in medium economic empowerment category followed by 21.66 per cent and 15.00 per cent in low and high economic empowerment, respectively. Above finding is in the line of Tayde (2006).

### **Conclusion :**

The findings of the present study conclude that economic empowerment of women through SHGs was to the extent of medium.

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